



Order Filed on June 15, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
**STRAFFI & STRAFFI, LLC**

670 Commons Way  
Toms River, NJ 08755  
(732) 341-3800  
(732) 341-3548 (fax)  
[dstraffi@comcast.net](mailto:dstraffi@comcast.net)  
Attorney for Debtor(s)

In Re:

Kava, William  
Kava, Kathy  
Debtor(s).

Case No.: 16-29102

Adv. No.:

Hearing Date: June 27, 2017 @ 9:00 am

Judge: Michael B. Kaplan

### **ORDER AUTHORIZING LOAN MODIFICATION AGREEMENT**

The relief set forth on the following pages, numbered two (2) through n/a is  
hereby **ORDERED**.

**DATED: June 15, 2017**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Kava, William & Kathy

Case No: 16-29102/MBK

---

**ORDER AUTHORIZING LOAN MODIFICATION AGREEMENT**

**THIS MATTER** having come before the Court upon the motion of the Debtors Authorizing Loan Modification Agreement as hereinafter set forth, and for good cause shown; it is hereby

**ORDERED** as follows:

1. The debtors' application to enter into a Loan Modification is hereby approved.
2. That communications and/or negotiations between the Debtors and Specialized Loan Servicing regarding the Loan Modification shall not be deemed a violation of the automatic stay.
3. That the Order Approving Loan Modification Agreement shall be deemed effective as of the date Debtors filed their application.
4. That the Loan Modification shall not be deemed to impact on the Debtor's Plan and no Modified Plan is required.

**FURTHER ORDERED** that the movant shall serve a copy of this Order on all parties in interest within 5 days of the date hereof.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
William Kava  
Kathy Kava  
Debtors

Case No. 16-29102-KCF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2017.

db/jdb William Kava, Kathy Kava, 1001 Middlesex St, Toms River, NJ 08757-1804

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 17, 2017

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for GSAMP Trust 2006-FM1, Mortgage Pass-Through Certificates, Series 2006-FM1  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Daniel E. Straffi on behalf of Joint Debtor Kathy Kava dstraффil@comcast.net,  
G25938@notify.cincompass.com  
Daniel E. Straffi on behalf of Debtor William Kava dstraффil@comcast.net,  
G25938@notify.cincompass.com  
William M.E. Powers on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for GSAMP 2006-FM1, Mortgage Pass-Through Certificates, Series 2006-FM1 ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for GSAMP 2006-FM1, Mortgage Pass-Through Certificates, Series 2006-FM1  
ecf@powerskirn.com

TOTAL: 7